

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Richard G. HALPERN) Group Art Unit: Unassigned
)
Serial No.: Unassigned) Examiner: Unassigned
(continuation of 09/105,070))
)
Filed: October 16, 2001)
)
For: AUTOMATED METHODS AND)
APPARATUS FOR)
PROGRAMMED PERIODIC)
REPLENISHMENT OF PRINCIPAL)
WITH ANNUAL ADJUSTMENT TO)
FUTURE INTEREST RATES)

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

PRELIMINARY AMENDMENT

Prior to the examination of the above application, please amend this application
as follows:

IN THE SPECIFICATION:

Please amend the specification as follows:

page 5, line 12, delete "principle" and substitute therewith --principal--.

page 6, line 21, after the word "invention", please delete "." and insert --; Fig. 2
depicts a flowchart of a general method for inventing funds consistent with the present
invention;